

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

William H. Oliver, Jr., Esq.  
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Neptune, New Jersey 07753  
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In Re:  
KEVIN O'CONNOR



Order Filed on July 29, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-31145  
Hearing Date: 07/21/2021 @ 9am  
Chapter: 13  
Judge: CMG

**ORDER AUTHORIZING  
SALE OF REAL PROPERTY**

Recommended Local Form: ☒ Followed ☐ Modified

The relief set forth on the following pages numbered two (2) and three (3) is  
**ORDERED.**

**DATED: July 29, 2021**

A handwritten signature in cursive script, reading "Christine M. Gravelle".  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

After review of the Debtor's motion for authorization to sell the real property commonly known as 115 Hawthorne Street, Neptune Township, NJ 07753, New Jersey (the Real Property).

**IT IS** hereby **ORDERED** as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. §§ 363(b) and 1303.
2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise avoided by court order. Until such satisfaction the real property is not free and clear of liens.
3. ☒ In accordance with D.N.J. LBR 6004-5, the *Notice of Proposed Private Sale* included a request to pay the real estate broker and/or debtor's real estate attorney at closing. Therefore the following professional(s) may be paid at closing.

Name of professional: ExP Realty / Pittenger Realty / Oliver & Legg, LLC

Amount to be paid: 2% of sale price/ 2% of sale price / \$3,000.00

Services rendered: Real Estate Broker / Real Estate Broker / Attorney for Seller

**OR:** ☐ Sufficient funds may be held in escrow by the Debtor's attorney to pay real estate broker's commissions and attorney's fees for the Debtor's attorneys on further order of this court.

4. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and adjustments to the price as provided for in the contract of sale may be made at closing.

5. The amount of \$ 24,148.87 claimed as exempt may be paid to the Debtor.
6. The ☒ *balance of proceeds* or the ☐ *balance due on the debtor's Chapter 13 Plan* must be paid to the Chapter 13 Trustee in the Debtor's case.
7. A copy of the HUD settlement statement must be forwarded to the Chapter 13 Trustee 7 days after closing.
8. ☐ The debtor must file a modified Chapter 13 Plan not later than 21 days after the date of this order.
9. Other provisions:

10. The Stay as authorized by Rule 6004(h) is waived and the sale may proceed without the expiration of the 14 day period per the Rule.

11. The first mortgage lien of Freedom Mortgage Corporation shall receive a full payoff to satisfy its claim, pursuant to a current payoff figure to be issued by the lender. The sale shall close and proceeds distributed to Freedom within ninety (90) days of entry of any order granting the instant Motion to Sell.

rev.8/1/15

In re:  
Kevin Michael O'Connor  
Debtor

Case No. 19-31145-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 29, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2021:

Recip ID	Recipient Name and Address
db	Kevin Michael O'Connor, 115 Hawthorne Street, Neptune, NJ 07753-3917

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbef@brockandscott.com
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbef@brockandscott.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbef@brockandscott.com matthew.fissel@brockandscott.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbef@brockandscott.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 29, 2021

Form ID: pdf903

Total Noticed: 1

matthew.fissel@brockandscott.com

Nicole Marie Savage

on behalf of Creditor FREEDOM MORTGAGE CORPORATION nicole.savage@brockandscott.com

Robert P. Saltzman

on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org

Robert W. Keyser

on behalf of Creditor BB 316 Investments LLC rkeyser@taylorandkeyser.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Kevin Michael O'Connor court docs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 13